

**Information to identify the case:**

|   |                                  |                                |             |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1  | <b>James Richburg</b>            | Social Security number or ITIN | xxx-xx-1050 |
|   | First Name Middle Name Last Name | EIN                            | --          |
| Debtor 2  | <b>Vernette Richburg</b>         | Social Security number or ITIN | xxx-xx-7543 |
| (Spouse, if filing)                                   | First Name Middle Name Last Name | EIN                            | --          |
| United States Bankruptcy Court District of New Jersey |                                  |                                |             |
| Case number: <b>12-36915-MBK</b>                      |                                  |                                |             |

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

James Richburg

Vernette Richburg

12/7/18

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
James Richburg  
Vernette Richburg  
DebtorsCase No. 12-36915-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: 3180WPage 1 of 2  
Total Noticed: 46

Date Rcvd: Dec 07, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 09, 2018.

db/jdb  
cr James Richburg, Vernette Richburg, 9 Marshall Drive, Ocean, NJ 07712-3704  
+BANK OF AMERICA, N.A., S/B/M/T BAC HOME LOANS SERV, Phelan Hallinan & Schmieg, PC,  
400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437  
cr +Specialized Loan Servicing LLC, as servicer for U., P. O. Box 9013, Addison, TX 75001-9013  
cr +Specialized Loan Servicing LLC, as servicer for U., C/O Buckley Madole, P.C.,  
99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713  
cr +U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR THE, Phelan Hallinan & Schmieg, PC,  
400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437  
517453201 ANSON STREET, C/O SHELLPOINT MORTGAGE SERVICING, PO BOX 10826, GREENVILLE SC 29603-0826  
517453202 +ANSON STREET, C/O SHELLPOINT MORTGAGE SERVICING, PO BOX 10826, GREENVILLE SC 29603-0826,  
ANSON STREET, C/O SHELLPOINT MORTGAGE SERVICING 29603-0826  
513734146 +American InfoSource LP as agent for, DIRECTV, LLC, Mail Station N387, 2230 E Imperial Hwy,  
El Segundo, CA 90245-3504  
513484883 +Capital One Bank, Attn: Goldman & Warshaw, 34 Maple Avenue, Ste 101,  
Pine Brook, NJ 07058-9394  
513484885 +Cavalry SPV I LLC, Attn: Schacter Portnoy, 3490 Route 1, Suite 6,  
Princeton, NJ 08540-5920  
513484887 Citifinancial, Bankruptcy Dept, PO Box 140489, Irving, TX 75014-0489  
513484890 +GE Money Bank, Attn: Portfolio Recovery & Affiliates, 120 Corporate Blvd Ste 100,  
Norfolk, VA 23502-4952  
513484894 +Home Depot Credit Services, PO Box 790328, St. Louis, MO 63179-0328  
513484895 +IRA Klemmons, Attn: Ralph Gulko, Pressler & Pressler, 7 Entin Road,  
Parsippany, NJ 07054-5020  
513697477 +Ira Klemmons DDS PHD PC, c/o Pressler and Pressler, LLP., 7 Entin Road,  
Parsippany NJ 07054-5020  
513484896 JCP&L, PO Box 3687, Akron, OH 44309-3687  
513484897 +NJ Natural Gas Co, PO Box 1378, Wall, NJ 07719-1378  
513484898 +Ocean Township Tax Collector, 399 Monmouth Road, Oakhurst, NJ 07755-1550  
513484899 Resurgent Mortgage Servicing, PO Box 19002, Greenville, SC 29602-9002  
513543653 +Sallie Mae Inc. on behalf of GLHEC, 2401 International Lane, Madison, WI 53704-3121  
513484901 Santander Consumer USA, PO Box 6660633, Dallas, TX 75266-0633  
515288314 +Specialized Loan Servicing, LLC, 8742 Lucent Blvd, Suite 300,  
Highlands Ranch, Colorado 80129-2386  
515288315 +Specialized Loan Servicing, LLC, 8742 Lucent Blvd, Suite 300,  
Highlands Ranch, Colorado 80129, Specialized Loan Servicing, LLC,  
8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
514660511 +U.S. Bank National Association As Trustee et.al., Bank Of America, N.A.,  
7105 Corporate Drive, Plano, TX 75024-4100  
513484903 +Vacation Charters Limited, Attn: Monterey Collection Service, 4095 Avendia Dela Plata,  
Oceanside, CA 92056-5802

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 08 2018 00:48:00 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Dec 08 2018 00:47:57 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
cr +EDI: DRIV.COM Dec 08 2018 05:13:00 Santander Consumer USA Inc., P.O. Box 562088,  
Suite 900 North, Dallas, TX 75356-2088  
513738408 EDI: RESURGENT.COM Dec 08 2018 05:13:00 Anson Street LLC, c/o Resurgent Capital Services,  
P.O. Box 10675, Greenville, SC 29603-0675  
513484881 EDI: BANKAMER.COM Dec 08 2018 05:13:00 BAC Home Loans, PO Box 5170,  
Simi Valley, CA 93062-5170  
513484882 EDI: TSYS2.COM Dec 08 2018 05:13:00 Barclays Card, PO Box 13337,  
Philadelphia, PA 19101-3337  
513550740 +E-mail/Text: bncmail@w-legal.com Dec 08 2018 00:48:11 CHESWOLD (OPHRY), LLC,  
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
513484884 EDI: CAPITALONE.COM Dec 08 2018 05:13:00 Capital One Bank, PO Box 71083,  
Charlotte, NC 28272-1083  
513596458 EDI: CAPITALONE.COM Dec 08 2018 05:13:00 Capital One Bank (USA), N.A., PO Box 71083,  
Charlotte, NC 28272-1083  
513594800 +E-mail/Text: bankruptcy@cavps.com Dec 08 2018 00:48:21 Cavalry Portfolio Services,  
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2322  
513484886 EDI: CHASE.COM Dec 08 2018 05:13:00 Chase, PO Box 15153, Wilmington DE 19886-5153  
513484889 EDI: RCSFNBMARIN.COM Dec 08 2018 05:13:00 Credit One Bank, PO Box 60500,  
City of Industry, CA 91716-0500  
513701226 EDI: ECMC.COM Dec 08 2018 05:13:00 ECMC, PO Box 75906, St. Paul, MN 55175  
513484891 +EDI: RMSC.COM Dec 08 2018 05:13:00 GE Money Bank, Bankruptcy Dept, PO Box 103104,  
Roswell, GA 30076-9104  
513599406 EDI: RESURGENT.COM Dec 08 2018 05:13:00 LVNV Funding, LLC its successors and assigns as,  
assignee of FNBM LLC, Resurgent Capital Services, PO Box 10587,  
Greenville, SC 29603-0587

District/off: 0312-3

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 46

Date Rcvd: Dec 07, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

513617361 EDI: RESURGENT.COM Dec 08 2018 05:13:00 LVNV Funding, LLC its successors and assigns as, assignee of CitiFinancial, Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
513752172 EDI: PRA.COM Dec 08 2018 05:13:00 Portfolio Recovery Associates, LLC, c/o Sams Club, POB 41067, Norfolk VA 23541  
513732150 EDI: PRA.COM Dec 08 2018 05:13:00 Portfolio Recovery Associates, LLC, c/o Walmart Credit Card, POB 41067, Norfolk VA 23541  
513484900 EDI: NAVIENTFKASMSERV.COM Dec 08 2018 05:13:00 Sallie Mae, PO Box 9500, Wilkes Barre, PA 18773-9500  
513507314 EDI: DRIV.COM Dec 08 2018 05:13:00 Santander Consumer USA, P.O. Box 560284, Dallas, TX 75356-0284  
513484902 EDI: TDBANKNORTH.COM Dec 08 2018 05:13:00 TD Bank, PO Box 9547, Portland, ME 04112-9547  
TOTAL: 21

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

513484888\* Citifinancial, Bankruptcy Dept, PO Box 140489, Irving, TX 75014-0489  
513484892\* +GE Money Bank, Bankruptcy Dept, PO Box 103104, Roswell, GA 30076-9104  
513484893\* +GE Money Bank, Bankruptcy Dept, PO Box 103104, Roswell, GA 30076-9104

TOTALS: 0, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 09, 2018

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 7, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
Andrew L. Spivack on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CITIGROUP MORTGAGE LOAN TRUST INC. ASSET-BACKED PASS- THROUGH CERTIFICATES SERIES 2007-AMC1 nj.bkecf@fedphe.com  
Andrew L. Spivack on behalf of Creditor BANK OF AMERICA, N.A., S/B/M/T BAC HOME LOANS SERVICING, L.P. SERVICER FOR U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR THE CERTIFICATE HOLDERS OF CITIGROUP MORTGAGE LOAN TRUST INC., ASSET-BACKED PAS nj.bkecf@fedphe.com  
Andrew L. Spivack on behalf of Creditor Citigroup Mortgage Loan Trust Inc., Asset-Backed Pass Through Certificates, Series 2007-AMC1, U.S. Bank National Association, as Trustee as serviced by Specialized Loan Servicing LLC nj.bkecf@fedphe.com  
Andrew L. Spivack on behalf of Creditor BANK OF AMERICA, N.A. nj.bkecf@fedphe.com  
Denise E. Carlon on behalf of Creditor Citigroup Mortgage Loan Trust Inc., Asset-Backed Pass Through Certificates, Series 2007-AMC1, U.S. Bank National Association, as Trustee dcarlon@kmlawgroup.com, bkgrou@kmlawgroup.com  
Francesca Ann Arcure on behalf of Creditor Specialized Loan Servicing LLC, as servicer for U.S. Bank National Association as Trustee for the Certificateholders of Citigroup Mortgage Loan Trust Inc., Asset-Backed Pass Through Certificates, Ser NJ\_ECF\_Notices@McCalla.com, NJ\_ECF\_Notices@McCalla.com  
Francesca Ann Arcure on behalf of Creditor Specialized Loan Servicing LLC, as servicer for U.S. Bank National Association as Trustee for the Certificateholders of Citigroup Mortgage Loan Trust Inc., Asset-Backed Pass Through Certificates, Seri NJ\_ECF\_Notices@McCalla.com, NJ\_ECF\_Notices@McCalla.com  
James J. Cerbone on behalf of Joint Debtor Vernetta Richburg cerbonelawfirm@aol.com, cerbonejr83307@notify.bestcase.com  
James J. Cerbone on behalf of Debtor James Richburg cerbonelawfirm@aol.com, cerbonejr83307@notify.bestcase.com  
John R. Morton, Jr. on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com, mortoncraige@cf@gmail.com

TOTAL: 13